

In the Claims:

Please amend claims 43 and 44 as follows:

43. (Amended) ~~In a~~ A multiple application card system including an IC card having an operating system, ~~the improvement~~ said system comprising:

means for manufacturing said IC card and for storing at the time of manufacture in said IC card a first set of programming instructions having a first address, without an address table with a second memory address of a second set of programming instructions;

means for storing in said IC card the second set of programming instructions; and

means for storing in said IC card, at a time of personalization, said address table with the second memory address, wherein after the time of personalization, the first set of programming instructions is rendered inaccessible to the operating system.

44. (Amended) ~~In a~~ A process for providing a multiple application card system including an IC card having an operating system, ~~the improvement~~ comprising the steps of:

manufacturing said IC card and storing at the time of manufacture in said IC card a first set of programming instructions having a first address, without an address table with a second memory address of a second set of programming instructions;

storing in said IC card the second set of programming instructions; and

storing in said IC card, at a time of personalization, said address table with the second memory address, wherein after the time of personalization, the first set of programming instructions is rendered inaccessible to the operating system.